IN THE SPECIFICATION

Please amend the following sections of the specification as follows:

Page 7, lines 10 through 26:

A1   The User's profile can also be arranged to direct all inquiries from the User to an expert. The Expert can be associated with the service provider, the customer a third party (*e.g.*, person or entity). In an embodiment where the expert is associated with the User, the expert can be the payroll manager for the User's company. In this manner any question the user may have relating to the User's 401(k) Plan account ("401(k) Plan") that is not answered by the database would be automatically directed by the system to the payroll ~~manger~~ manager. In an embodiment where the expert is employed by the service provider or a third party, the system can act in a similar manner except that the inquiry can be routed to a service provider's expert or the third party expert. In the pending hypothetical, the expert can be an accountant having expertise concerning payroll and 401(k) Plan.

Page 9, line 18 through page 10, line 6:

A2   Updating the database provides several other advantages. For example, through repeat use, the system can identify which of the many answers to the same question is discarded by users. Given this pattern, the system can ~~excluded~~ exclude any discarded answer from future responses. Analogously, if the User's reaction to a particular search shows that the User exits the system after viewing the choice of responses, the system can conclude that the responses are inadequate and proceed to drafting new responses to the particular inquiry. For example, consider a situation where a users inquiries the system for information relating to a 401(k) Plan, reviews the information provided and logs off the system. On a subsequent occasion the same User searches the system for information relating to a 401(k) Plan. The system having access to the User's previous search history can eliminate the responses already provided to the user and present a new set of response, thereby avoiding repetition.